

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**KENNETH ALLEN HINES and MARSHA  
HUGHES HINES**

**Case No. 10-80695**

S.S. Nos.: xxx-xx-6607 and xxx-xx-7408

Mailing Address: 2035 SPRING CREEK DR, Durham, NC 27704-

Debtors.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on April 21, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: May 28, 2010

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 4/12/10			
				Lastname-SS#: Hines-6607			
<b>RETAIN COLLATERAL &amp; PAY DIRECT OUTSIDE PLAN</b>							
Retain	Creditor Name	Sch D #	Description of Collateral				
	Sprint						
<b>SURRENDER COLLATERAL</b>							
	Creditor Name	Description of Collateral					
<b>REJECTED EXECUTORY CONTRACTS/LEASES</b>							
	Creditor Name	Description of Collateral					
<b>ARREARAGE CLAIMS</b>							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)			
	Sprint			**			
				**			
				**			
				**			
				**			
	1st DOT-BOA			**			
	Escrow-BOA			**			
HOA			**				
FHA MIP			**				
<b>LTD - DOT ON PRINCIPAL RESIDENCE &amp; OTHER LONG TERM DEBTS</b>							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	1st DOT-BOA		\$870	N/A	n/a	\$870.00	House and Escrow
	Escrow-BOA		\$233	N/A	n/a	\$233.00	House and Escrow
	HOA		\$14	N/A	n/a	\$14.00	House and Escrow
	FHA MIP		\$62	N/A	n/a	\$62.00	
<b>STD - SECURED DEBTS @ FMV</b>							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Non-910 Citifinancial		\$12,465	5.00	\$125	\$260.34	
				5.00			
				5.00			
				5.00			
<b>STD - SECURED DEBTS @ 100%</b>							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	910 United Paint and Body		\$1,700	5.00		\$35.51	
				5.00			
				5.00			
				5.00			
				5.00			
<b>ATTORNEY FEE (Unpaid part)</b>		<b>Amount</b>					
Law Offices of John T. Orcutt, P.C.		\$2,800					
<b>SECURED TAXES</b>		<b>Secured Amt</b>					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
<b>UNSECURED PRIORITY DEBTS</b>		<b>Amount</b>					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
<b>CO-SIGN PROTECT (Pay 100%)</b>		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
<b>GENERAL NON-PRIORITY UNSECURED</b>		<b>Amount (**)</b>					
DMI= None(\$0)		None(\$0)					
<b>PROPOSED CHAPTER 13 PLAN PAYMENT</b>							
\$ <b>\$1,583</b>		per month for		<b>60</b>		months, then	
\$ <b>N/A</b>		per month for		<b>N/A</b>		months.	
Adequate Protection Payment Period:				<b>5.25</b> months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE				(Page 4 of 4)			
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							
<b>Other Miscellaneous Provisions</b>							
Plan to allow for 3 "waivers".							
See attached addendum for additional provisions.							

## **CERTIFICATE OF SERVICE**

I, WILLIAM MCDONALD, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s WILLIAM MCDONALD  
WILLIAM MCDONALD

North Carolina Department of Revenue  
c/o NC Department of Justice  
Post Office Box 629  
Raleigh, NC 27602-0629

Internal Revenue Service (ED)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Capital One Auto Finance  
Post Office Box 260848  
Plano, TX 75026-0848

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

CBCS  
Post Office Box 69  
Columbus, OH 43216-0069

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

Child Support Enforcement  
Post Office Box 20800  
Raleigh, NC 27619-0800

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Academy Collection Service  
10965 Decatur Road  
Philadelphia, PA 19154-3210

CitiFinancial Auto  
P.O. Box 183036  
Columbus, OH 43218-3036

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

American Profit Recovery  
34405 W. 12 Mile Road  
Suite 379  
Farmington, MI 48331-5608

Collectech Systems Inc \*\*  
P.O. Box 361567  
Columbus, OH 43236-1567

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Ashro  
Post Office Box 8951  
Madison, WI 53708-8951

Credit Bureau of Greensboro\*\*  
Post Office Box 26140  
Greensboro, NC 27402-0040

Innovis Data Solutions  
Attn: Consumer Assistance  
P.O. Box 1534  
Columbus, OH 43216-1534

Bank of America Home Loans  
Post office Box 5170  
Simi Valley, CA 93062-5170

Credit Control, LLC  
5757 Phantom Drive  
Hazelwood, MO 63042

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Broadway Security  
PO Box 631877  
PO Box 361567  
Irving, TX 75063

Credit Financial Services  
Post Office Box 451  
Durham, NC 27702-0451

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

CACH, LLC  
370 17th Street, Ste 5000  
Denver, CO 80202

Credit One Bank  
Post Office Box 98873  
Las Vegas, NV 89193

CSDDUR  
Post Office Box 530  
Durham, NC 27702-0530

Firestone  
c/o Credit First  
Post Office Box 81315  
Cleveland, OH 44181-0315

HSBC Card Services  
Post Office Box 5251  
Carol Stream, IL 60197-5251

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

First Premier Bank  
Post Office Box 5524  
Sioux Falls, SD 57117-5524

IC Systems, Inc.  
Post Office Box 64886  
Saint Paul, MN 55164-0886

Durham Dermatology Associates, LLP  
2609 North Duke Street, Ste 403  
Durham, NC 27704

First Premier Bank  
Post Office Box 5147  
Sioux Falls, SD 57117-5147

Internal Revenue Service (MD)\*\*  
Post Office Box 21126  
Philadelphia, PA 19114-0326

Durham Emergency Physicians,PA\*\*  
Post Office Box 15386  
Durham, NC 27704-5386

Ginny's  
1112 7th Avenue  
Monroe, WI 53566-1364

K. Jordan  
Post Office Box 8945  
Madison, WI 53708

Durham Radiology & Assoc.,Inc.  
Post Office Box 60280  
Charleston, SC 29419-0280

Granite Asset Management  
Unknown

Kimbrell's  
101 West Chapel Hill Street  
Durham, NC 27701

Durham Regional Hospital  
Post Office Box 91040  
Durham, NC 27708-1040

HealthPort  
Post Office Box 409900  
Atlanta, GA 30384

Landon Farms  
c/o CAS, Inc.  
PO Box 83  
Pinehurst, NC 28370

Durham Regional Hospital  
Post Office Box 70841  
Charlotte, NC 28272-0841

Home Depot Credit Services  
Post Office Box 653000  
Dallas, TX 75265-3000

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

E-Recovery Solutions  
Post Office Box 826  
Christiansburg, VA 24068-0826

Homecare Collection Service  
PO Box 2484  
Akron, OH 44309

Lincoln Community Health Ctr.  
Post Office Box 52119  
Durham, NC 27717-2119

Fingerhut  
Post Office Box 1250  
Saint Cloud, MN 56395-1250

HSBC  
Post Office Box 5244  
Carol Stream, IL 60197-5244

Mason Easy Pay  
PO Box 77001  
Madison, WI 53707

Massey's  
Post Office Box 8959  
Madison, WI 53708

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Regional Gastro Associates  
2609 North Duke Street, Suite 501  
Durham, NC 27704

Medical Modalities  
PO Box 33842  
North Royalton, OH 44133

North Carolina Speciality Hospital  
P.O. Box 15819  
Durham, NC 27704-5819

Regional Surgical Associates  
Post Office Box 15698  
Durham, NC 27704-0698

Metris Companies  
C/O HSBC Bank Nevada, N.A.  
PO Box 22124  
Tulsa, OK 74121-2124

Portfolio Recovery Associates \*\*  
Post Office Box 12914  
Norfolk, VA 23541-2914

Resurgent  
625 Pilot Road  
Ste 2  
Las Vegas, NV 89119

Midnight Velvet  
1112 7th Avenue  
Monroe, WI 53566-1364

Private Diagnostic Clinic, PLLC  
P.O. Box 900002  
Raleigh, NC 27675-9000

Resurgent Capital Service  
Post Office Box 10587  
Greenville, SC 29603-0587

Monroe & Main  
112 7th Avenue  
Monroe, WI 53566-1364

Professional Recovery Consultants  
2700 Meridian Parkway Suite 200  
Durham, NC 27713-2204

Scotts Lawn Service  
Attn: Collection Department  
Post Office Box 742585  
Cincinnati, OH 45274-2585

Montgomery Ward  
3650 Milwaukee Street  
Madison, WI 53714-2399

Publishers Clearing House  
Post Office Box 26305  
Lehigh Valley, PA 18002-6305

Seventh Avenue  
1112 7th Avenue  
Monroe, WI 53566-1364

Moxie Pest Control  
6301-C Angus Drive  
Raleigh, NC 27617

RCS  
CSRECS01  
Post Office Box 1022  
Wixom, MI 48393-1022

Sunrise Credit Services, Inc.  
Post Office Box 9100  
Farmingdale, NY 11735-9100

NCO Financial Systems  
507 Prudential Road  
Horsham, PA 19044

Reeves & Company, Inc.  
3333 Durham-Chapel Hill Blvd.  
Suite 200E  
Durham, NC 27707

The Law Office of Harrison Ross  
Esq., P.C.  
229 Plaza Boulevard, Suite 112  
Morrisville, PA 19067

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Regional Anesthesia, PLLC  
Post Office Box 15609  
Durham, NC 27704-0609

The Swiss Colony  
1112 7th Avenue  
Monroe, WI 53566-1364

Triangle Orthopaedic Associates, PA  
Post Office Box 30001  
Durham, NC 27702

United Paint & Body Shop  
815 E. Trinity Ave.  
Durham, NC 27704

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Verizon Wireless  
One Verizon Place  
NC GA3811HR  
Alpharetta, GA 30004-8510